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Substitute for form 1449A/PTO		<b>Complete if Known</b>	
<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>  <i>(use as many sheets as necessary)</i>		Application Number	10/630,867
		Filing Date	7/31/03
		First Named Inventor	Yu et al.
		Art Unit	3624
		Examiner Name	Not Yet Assigned
		Attorney Docket Number	APP-105
		Sheet 1	of 2

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Examiner Signature	/Alan Liu/	Date Considered	08/22/2007
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<sup>2</sup> Applicant's unique citation designation number (optional). <sup>3</sup> See Kinds Codes of USPTO Patent Documents at [www.uspto.gov](http://www.uspto.gov) or MPEP 801.04. <sup>4</sup> Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). <sup>5</sup> For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. <sup>6</sup> Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. <sup>7</sup> Applicant is to place a check mark here if English language Translation is attached.

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PTO/SB/08B (10-01)

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Substitute for form 1449B/PTO		<b>Complete if Known</b>	
<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>  (use as many sheets as necessary)		Application Number	10/630,867
		Filing Date	7/31/03
		First Named Inventor	Yu et al.
		Group Art Unit	3624
		Examiner Name	Not Yet Assigned
Sheet 2	of 2	Attorney Docket Number	APP-105

OTHER PRIOR ART -- NON PATENT LITERATURE DOCUMENTS			
Examiner Initials	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T <sup>2</sup>
/A.L./		Schulte et al. "Huge Credit Scheme Alleged", The Washington Post, Thursday May 8, 2003.	<input type="checkbox"/>
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<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>  (use as many sheets as necessary)		Application Number	10/630,867		
		Filing Date	July 31, 2003		
		First Named Inventor	Yu et al.		
		Art Unit	3624		
		Examiner Name	Unknown		
Sheet	1	of	1	Attorney Docket Number	APP-105

U.S. PATENT DOCUMENTS					
Examiner Initials	Cite No. <sup>1</sup>	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number- Kind Code <sup>2</sup> (if known)			
/A.L./		US-6,045,039	4/4/2000	STINSON et al.	
/A.L./		US-2003/0061172	3/27/2003	ROBINSON	
/A.L./		US-6,023,688	2/8/2000	RAMACHANDRAN et al.	
/A.L./		US-6,554,705	4/29/2003	CUMBERS	
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FOREIGN PATENT DOCUMENTS						
Examiner Initials	Cite No. <sup>1</sup>	Foreign Patent Document	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T <sup>6</sup>
		Country Code <sup>3</sup> - Number <sup>4</sup> - Kind Code <sup>5</sup> (if known)				
/A.L./		EP 1041523	4/10/2000	BAIRD et al.		<input type="checkbox"/>
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